Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Christopher	Jodie
	government-issued picture identification (for example, your driver's license or passport).	First name	First name
		Raymond	Ann
		Middle name	Middle name
	Diamondatas	Crawford	Crawford
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Jodie	
	have used in the last 8	First name	First name
	years	Ann	
	Include your married or	Middle name	Middle name
	maiden names.	Mack	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>7400</u>	xxx - xx - <u>2137</u>
	number or federal Individual Taxpayer	OR	OR
	Identification number	<b>9</b> xx - xx	9xx - xx

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Document Crawford Christopher Raymond Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in		I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		55 S Carbon Hill Rd.  Number Street	Number Street
		Coal City         IL         60416           City         State         ZIP Code	City State ZIP Code
		GRUNDY	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Christopher Debtor 1

Raymond

Document Crawford

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Case Number (if known) \_ Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the <sub>District</sub> None last 8 years? \_\_\_\_\_ When \_\_\_ ☐ Yes. Case Number MM / DD / YYYY District None \_\_ When \_\_\_ \_\_\_ Case Number \_\_\_ MM / DD / YYYY \_\_\_\_\_ When \_\_\_ \_\_\_\_\_ Case Number \_\_\_ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with \_\_\_\_\_ When \_\_\_\_ Case Number, if known \_\_\_\_\_ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you \_ When \_ Case Number, if known \_\_\_\_ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

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Debtor 1

Document

Christopher	Raymond	Crawford	Case Number (if known)
First Name	Middle Name	Last Name	

12.		_			
	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of be	usiness	
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any		
	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City		State Zip Code
			Check the appropriate b	box to describe your business:	
			☐ Health Care Busir	ness (as defined in 11 U.S.C. § 101(27	A))
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business deb	-
Pa	Report if You Own or Ha			erty That Needs Immediate Attention	
		ve Any Hazard	ous Property or Any Prope		
14.	Do you own or have any property that poses or is	No.	What is the hazard?		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	No.	What is the hazard? _	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	

Christopher Debtor 1

Raymond

Document Crawford

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-18610 Doc 1 Filed 06/06/16 Entered 06/06/16 09:39:30 Desc Main Document Page 6 of 76

Debto	r 1 Christopher	Raymond Cra	Case Number	r (if known)
	First Name	Middle Name Last N	lame	
Par	t 6: Answer These Question	ns for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individed as "incurred by an individed as "No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts prima money for a business or   No. Go to line 16c.  Yes. Go to line 17.	arily consumer debts? Consumer debts are dual primarily for a personal, family, or househo driver arily business debts? Business debts are definivestment or through the operation of the business debts are definitely are designed.	ebts that you incurred to obtain iness or investment.
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Cl	er Chapter 7. Go to line 18. hapter 7. Do you estimate that after any exemp enses are paid that funds will be available to dis	
18.	How many creditors do you estimate that you owe?	☐ 1-49 <b>■</b> 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
Par	t 7: Sign Below			
For	you	correct.  If I have chosen to file under C of title 11, United States Code under Chapter 7.  If no attorney represents me a this document, I have obtained I request relief in accordance of I understand making a false st with a bankruptcy case can result U.S.C. §§ 152, 1341, 1519.		gible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed is not an attorney to help me fill out 42(b).  specified in this petition.  ney or property by fraud in connection or up to 20 years, or both.
		/s/ Christopher Ray		/ Jodie Ann Crawford
		Signature of Debtor 1	Sig	gnature of Debtor 2

MM / DD / YYYY

Executed on \_\_06/04/2016

Executed on \_\_06/04/2016

MM / DD / YYYY

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Debtor 1 Christopher Raymond Crawford Fage 7 01 7 0

Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Adam Emil Suchy	Date	Date:	06/04/2016
Signature of Attorney for Debtor		MM / D	D / YYYY
Adam Emil Suchy			
Printed name			
Geraci Law L.L.C.			
Firm name			
EE E Marrier - Ot #0400			
55 E. Monroe St., #3400 Number Street			
	IL	6060	
Number Street	IL State		03 P Code
Number Street Chicago	State	ZIF	
Number Street  Chicago  City	State	ZIF	P Code

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Debtor 1	Christopher	Raymond	Crawford
	First Name	Middle Name	Last Name
Debtor 2	Jodie	Ann	Crawford
Spouse, if filing)	First Name	Middle Name	Last Name
		: <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
ase Number			<u> </u>

Check if this is an amended filing

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0 \$ 8,944
1c. Copy line 63, Total of all property on Schedule A/B	\$ 8,944
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$3,875
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$45,219
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$6,836.44
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$5,336.00

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<u>AssetsAmount</u>

**LiabilitiesAmount** 

Christopher Raymond Case Number (if known) \_

First Name Middle Nan Last Name

**Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$8,861.34 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

**EntriesDescription** 

Fill in this in	Caco 16 196 formation to identify you			Entered 06/06/16 0 of 76	09:39:30	Desc N	<b>Main</b>	
	Christopher	Paymond	Crawford	0 0. 1 0				
Debtor 1	Christopher  First Name	Raymond  Middle Name	Last Name					
Debtor 2	Jodie	Ann	Crawford					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :	NORTHERN Dist						
Case Number			(State)			□с	heck if this i	s an
(If known)						aı	mended filin	g
<u>Official F</u>	orm 106A/B							
Schedul	e A/B: Proper	ty						12/15
ategory where esponsible for ages, write yo	you think it fits best. Be supplying correct infor ur name and case numb	e as complete and mation. If more sp er (if known). Ans	an asset only once. If an asset accurate as possible. If two m ace is needed, attach a separa wer every question.  Other Real Esate You Own or Ha	arried people are filing togethe te sheet to this form. On the to	er, both are equal	ly		
No. Yes.	Describe		n any residence, building, land your entries fro Part 1, includir					
you have at	ttached for Part 1. Write	that number here						\$0.00
Part 2:	Describe Your Vehicles							
-	omeone else drives. If yo s, trucks, tractors, sport  Describe		also report it on Schedule G: Ex otorcycles	ecutory Contracts and Unexpir	ed Leases.			
	Лаke:	Jeep	Who has an interest in the	property? Check one.	Do not deduct s			
N	Model:	Cherokee	Debtor 1 only		the amount of a Creditors Who I	-		
Y	ear:	2001	Debtor 2 only  Debtor 1 and Debtor 2 only	lv	Current value		Current valu	
A	Approximate Mileage:	210,000	At least one of the debtors	•	entire property	<b>!</b> ?	portion you	own?
	Other information:		Check if this is comministructions)	unity property (see	\$	<u>1,119</u> .00	\$	1,119.00
N	Лake:	Ford	Who has an interest in the	property? Check one.	Do not deduct s	ecured claims	or exemptions	Put
N	Model:	F-150	Debtor 1 only		the amount of a	ny secured cla	aims on Schedu	ule D:
Y	/ear:	1999	Debtor 2 only		Creditors Who I		Current valu	
A	Approximate Mileage:	88,000	Debtor 1 and Debtor 2 on		entire property		portion you	
	Other information:		At least one of the debtors	s and another	\$	1,825.00	\$	1,825.00
			Check if this is commu	unity property (see	<b>V</b>		*	
Examples: No. Yes.  Add the dol	Boats, trailers, motors, person Describe	onal watercraft, fishin	ecreational vehicles, other veh g vessels, snowmobiles, motorcycle your entries fro Part 2, includir	accessories  ng any entries for pages				\$ 2,944.00
you nave al	uaciicu ioi Pail 2. Wille	mat number nere			-			

Official Form 106A/B Record # 710281 Schedule A/B: Property Page 1 of 6

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Desc Main

\$300

300.00

\$4,800.00

Debtor 1

**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$1,000 1,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$2,200 Flat screen TV, computer, printer, music collection, cell phone 2,200.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. es Describe..... Everyday clothes \$300 300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$1,000 Everyday jewelry, costume jewelry, engagement rings, wedding rings 1,000.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe.....

books, CDs, DVDs & Family Photos

for Part 3. Write that number here .....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

Debtor 1

Doc 1 Christoph

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No. Yes.

Describe.....

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0.00

0.00

**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Describe..... Yes. 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each No. Account Type: Institution name: Describe..... Yes. Checking Account Mazon 1,200.00 1,200.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: Yes 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Nο Describe..... Issuer name: Yes. 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Yes.

Schedule A/B: Property

Desc Main

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Crawford Page 13 of 6 umber (if known)  $\underset{\text{Christopher}}{\text{Case 16-18610}} \ \text{Doc 1}$ Middle Name

27. Licenses, franchises, and other general intangibles	
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  No.	
Yes. Describe	
	\$0.00
Money or property owed to you?	Current value of the portion you own?  Do not deduct secured claims
	or exemptions
28. Tax refunds owed to you  No.	
Yes. Describe	
29. Family support  Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement  No.	\$0.00
Yes. Describe	s 0.00
30. Other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else	\$
Yes. Describe	
31. Interest in insurance policies	<u>\$0.0</u> 0
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  No.  Company Name & Beneficiary	
Yes. Describe Whole life insurance with spouse as beneficiary	\$ 0.00
32. Any interest in property that is due you from someone who has died  If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No.	
Yes. Describe	\$ 0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  Examples: Accidents, employment disputes, insurance claims, or rights to sue  No.	<u> </u>
Yes. Describe	\$ 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.	<u> </u>
Yes. Describe	\$ 0.00
35. Any financial assets you did not already list	<u> </u>
Yes. Describe	
	\$ <u>0.0</u> 0
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached  for Part 4. Write that number here>	\$1,200.00
Part 5:  Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.  Yes.	
	Current value of the portion you own?  Do not deduct secured claims or exemptions

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ebtor 1	Christopher	Raymond	Crawford	Page 14 of 76 hum
			Document	Page 14 of 76
	First Name	Middle Name	Last Name	J

38. Accounts rece	eivable or commissions you already earned	
Yes. De	escribe	\$0.00
	ent, furnishings, and supplies iness-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
Yes. De	escribe	\$0.00
40. Machinery, fixt	tures, equipment, supplies you use in business, and tools of your trade	
_	escribe	\$0.00
No.		
_	escribe  urtnerships or joint ventures	\$0.00
_		
No. Yes. De	Name of Entity and Percent of Ownership: escribe	\$ 0.00
43 Customor lists	s, mailing lists, or other compilations	Ψσ
No.	escribe	
_	-related property you did not already list	\$0.00
No.		
Yes. De	escribe	\$0.00
	value of all of your entries from Part 5, including any entries for pages you have attached te that number here>	\$ 0.00
I dile oi	cribe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Bu own or have an interest in farmland, list it in Part 1.	
46. Do you own or	r have any legal or equitable interest in any farm- or commercial fishing-related property?	
_ =	escribe	\$ 0.00
47. Farm animals	stock, poultry, farm-raised fish	<u> </u>
No.		
_	escribe	\$0.00
No.	growing or harvested	
_	escribe	\$0.00
49. Farm and fishi	ing equipment, implements, machinery, fixtures, and tools of trade	
_	escribe	\$0.00
50. Farm and fishi	ing supplies, chemicals, and feed	
Yes. De	escribe	\$0.00

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51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for page for Part 6. Write that number here	•	\$0.00
Part 7:  Describe All Property You Own or Have an Interest in That You Did Not List Al	bove	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 2,944.00	
57. Part 3: Total personal and household items, line 15	\$ 4,800.00	
58. Part 4: Total financial assets, line 36	\$ 1,200.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 8,944.00	\$ 8,944.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$8,944.00

Official Form 106A/B Record # 710281 Schedule A/B: Property Page 6 of 6

			laauman <del>t</del> U
Fill in this in	nformation to identify y	your case:	
Debtor 1	Christopher	Raymond	Crawford
	First Name	Middle Name	Last Name
Debtor 2	Jodie	Ann	Crawford
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruntcy Court for the	: <u>NORTHERN</u> District of	ILLINOIS
Office Otates	Dania de la control de la cont	. NOTOTILITIES DIGITION OF	(State)
Case Number	r		_
(If known)			

# Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2001 Jeep Cherokee with over 210,000 miles.	\$ <u>1,119</u>	\$ _2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,000</u>	<b></b>	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 2,200	<b></b> \$	735 ILCS 5/12-1001(b) - \$2,200.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$_300	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$300.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
ficial Form 106C	Record # 710281	Schedule C: T	he Property You Claim as Exempt	Page 1 of

Case 16-18610 Doc 1

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Desc Main

Debtor 1

Christopher

Raymond

Document

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Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$1,000.00 Brief Everyday jewelry, costume description: jewelry, engagement rings, wedding \$ 1,000 rings Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$350.00 Brief books, CDs, DVDs & Family \$ 350 300 description: Photos 100% of fair market value, up to Line from 14 any applicable statutory limit Schedule A/B: Brief Checking Account, Mazon, 735 ILCS 5/12-1001(b) - \$1,000.00 \$\_1,000 1,200.00 \$ 1,200 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Whole life insurance with spouse 735 ILCS 5/12-1001(h)(3) - \$0.00 Unknown as beneficiary description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes.

710281

	n this information	on to identify you	ır case:			8				
Debto	or 1 Chris	topher	Raymond	(	Crawford					
2021	First Name		Middle Name	La	st Name					
Debte	or 2 Jodie		Ann	C	Crawford					
(Spous	se, if filing) First Name		Middle Name	La	st Name					
Unite	ed States Bankrupt	cv Court for the :	NORTHERN Dis	strict of ILLINOIS						
					tate)				Check if thi	e ie an
Case (If kno	Number own)								amended fi	0.0 0
) tt: - ;	:-I =	1000							amenaca n	y
JΠIC	ial Form	106D								
che	dule D: C	reditors W	ho Have C	laims Sec	ured by P	roperty				12/
1. <b>Do</b> a	any creditors h	=	case number (if keed by your properties)  This form to the co	erty?	rachodulas Va	u have nothii	na else to reno	ort on this form		
	Vac Eillia all at			, ,	scriedules. 10	a nave noum	ig clac to repo			
	Yes. Fill in all of	the information b		,	scriedules. 10	a nave noum	ig clac to repo			
Part		the information becured Claims		,	scriedules. 10	a nave noum	ig cise to repe			
Part '	1: List All S	ecured Claims	pelow.				ig clac to repe	Column A	Column A	Column C
Part	List All S	ecured Claims	pelow.	one secured claim,	list the creditor	separately	ig cloc to repo	Column A Amount of claim	Value of collateral	Unsecured
Part  2. Lis	List All Set all secured cleach claim. If r	aims. If a creditor	pelow.  r has more than o		list the creditor other creditors	separately in Part 2.	ig cloc to repo	Column A		
Part  2. Lis for As	List All Set all secured cleach claim. If r	aims. If a creditor nore than one cre ble, list the claims	pelow.  r has more than o	one secured claim, cular claim, list the	list the creditor other creditors he creditors na	separately in Part 2. me.	ig cise to repe	Column A  Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
Part  2. Liss for As	List All S st all secured cl each claim. If r much as possib Personal Financ Creditor's Name	aims. If a creditor nore than one cre ble, list the claims be Compa	pelow.  r has more than o	one secured claim, cular claim, list the rder according to t	list the creditor other creditors he creditors na erty that secure	separately in Part 2. me. s the claim:	ig cise to repe	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
Part  2. List for As	t all secured cl each claim. If r much as possib Personal Financ Creditor's Name 100 W Commer	aims. If a creditor nore than one cre ble, list the claims be Compa	pelow.  r has more than o	one secured claim, sular claim, list the order according to the prop	list the creditor other creditors he creditors na erty that secure	separately in Part 2. me. s the claim:	ig cise to repe	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
Part  2. List for As	t all secured cl each claim. If r much as possib Personal Financ Creditor's Name 100 W Commer	aims. If a creditor nore than one cre ble, list the claims be Compa	pelow.  r has more than o	one secured claim, sular claim, list the order according to the prop	list the creditor other creditors he creditors na erty that secure	separately in Part 2. me. s the claim:	ig cise to repe	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
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Part  2. Lis for As	t all secured cl each claim. If r much as possib Personal Financ Creditor's Name 100 W Commer	aims. If a creditor nore than one credle, list the claims be Compacial St Ste	pelow.  r has more than o	one secured claim, cular claim, list the rder according to the property of the property of the property of the date you.    Contingent   Unliquidated	list the creditor other creditors he creditors na erty that secure with over 88,00	r separately in Part 2. me. s the claim:		Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
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Part  2. Liss for As  2.1	List All S  st all secured cl each claim. If r much as possib  Personal Financ  Creditor's Name  100 W Commer  Number Si  Morris  City  the owes the deb	aims. If a creditor nore than one credite, list the claims be Compacial St Ste	r has more than ceditor has a particinal phabetical or	one secured claim, cular claim, list the order according to the property of the property of the date you contingent Unliquidated Disputed Nature of Lien. Cit	list the creditors other creditors he creditors narety that secure with over 88,00 secure in the claim in the	r separately in Part 2. me. s the claim: 0 miles	nat apply.	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
Part  2. Liss for As  2.1	tall secured classes and secured classes. If remuch as possible Personal Finance Creditor's Name 100 W Commer Number St.  Morris  City  ho owes the deb  Debtor 1 only	aims. If a creditor nore than one credite, list the claims be Compacial St Ste	r has more than deditor has a particle in alphabetical or	pine secured claim, list the reder according to the property of the property o	list the creditors other creditors he creditors narety that secure with over 88,00 secure in the claim in the	r separately in Part 2. me. s the claim: 0 miles s: Check all th	nat apply.	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
Part  2. Liss for As  2.1	tall secured classes and secured claim. If remuch as possible Personal Finance Creditor's Name 100 W Commer Number State City  The owes the debut Debtor 1 only Debtor 2 only	aims. If a creditor nore than one creole, list the claims be Compacial St Ste reet  IL State	r has more than deditor has a particle in alphabetical or	pone secured claim, list the reder according to the property of the property o	list the creditor other creditors he creditors narety that secure with over 88,00 a file, the claim in the ck all that apply ou made (such as	separately in Part 2.  me.  s the claim:  0 miles  s: Check all the control of th	nat apply.	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
Part  2. Liss for As  2.1	tall secured classes and secured claim. If remuch as possible Personal Finance Creditor's Name 100 W Commer Number St.  Morris City  The owes the deb Debtor 1 only Debtor 2 only Debtor 1 and Deliver 1 and Deliver 1 and Deliver 2 personal Finance City  Debtor 1 and Deliver 1 and Deliver 1 and Deliver 2 personal Finance City  Debtor 1 and Deliver 1 and Deliver 2 personal Finance City  Secure City City City City City City City City	aims. If a creditor nore than one credle, list the claims are Compa are IL State to Check one.	r has more than ceditor has a partice in alphabetical or alpha	pine secured claim, sular claim, list the order according to to the property of the property of the property of the property of the date you contingent of the property of the date of the date of the property of the propert	list the creditor other creditors he creditors nauerty that secure with over 88,00 a file, the claim in the c	separately in Part 2.  me.  s the claim:  0 miles  s: Check all the control of th	nat apply.	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
Part  2. Liss for As  2.1	tall secured classes and secured claim. If remuch as possible Personal Finance Creditor's Name 100 W Commer Number St.  Morris City  The owes the deb Debtor 1 only Debtor 2 only Debtor 1 and Deliver 1 and Deliver 1 and Deliver 2 personal Finance City  Debtor 1 and Deliver 1 and Deliver 1 and Deliver 2 personal Finance City  Debtor 1 and Deliver 1 and Deliver 2 personal Finance City  Secure City City City City City City City City	aims. If a creditor nore than one creole, list the claims be Compacial St Ste reet  IL State	r has more than ceditor has a partice in alphabetical or alpha	Describe the property of the date you.  As of the date you.  Contingent Unliquidated Disputed Nature of Lien. Cland An agreement your car loan)  Statutory lien (statutory lien (statutory lien (statutory lien))	list the creditor other creditors he creditors narety that secure with over 88,00 a file, the claim in the cl	r separately in Part 2. me. s the claim: 0 miles s: Check all the mortgage or s echanic's lien)	nat apply.	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
Part  2. Liss for As  2.1	tall secured classes and secured claim. If remuch as possible Personal Finance Creditor's Name 100 W Commer Number St.  Morris City  The owes the deb Debtor 1 only Debtor 2 only Debtor 1 and Deliver 1 and Deliver 1 and Deliver 2 personal Finance City  Debtor 1 and Deliver 1 and Deliver 1 and Deliver 2 personal Finance City  Debtor 1 and Deliver 1 and Deliver 2 personal Finance City  Secure City City City City City City City City	aims. If a creditor nore than one creole, list the claims are Compa are IL State  12 Check one.	r has more than ceditor has a partice in alphabetical or alpha	Describe the property of the date you.  As of the date you.  Contingent Unliquidated Disputed Nature of Lien. Cland An agreement your car loan)  Statutory lien (statutory lien (statutory lien (statutory lien))	list the creditor other creditors he creditors nauerty that secure with over 88,00 a file, the claim in the c	r separately in Part 2. me. s the claim: 0 miles s: Check all the mortgage or s echanic's lien)	nat apply.	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion

<b>=::::::::::::::::::::::::::::::::::::</b>	Caso 16 19		Filed 06/06/16	Entered 06/06/16 09:39:30	Desc Main	l
FIII IN THIS II	nformation to identify y	our case:		9 of 76		
Debtor 1	Christopher	Raymond	Crawford			
202101	First Name	Middle Name	Last Name			
Debtor 2	Jodie	Ann	Crawford			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the :	: NORTHERN Dist	rict of ILLINOIS			
			(State)		□ Check i	f this is an
Case Numbe (If known)	er				amende	
	Tarres 4005/5				amende	a ming
<del>Jπiciai F</del>	Form 106E/F					
Schedule	E/F: Creditors	s Who Have	<b>Unsecured Claims</b>			12/15
/B: Property reditors with eeded, copy t	(Official Form 106A/B) partially secured claim	and on Schedule G: s that are listed in S out, number the end out, name and case nu	Executory Contracts and Une chedule D: Creditors Who Hav tries in the boxes on the left. A	a claim. Also list executory contracts on Sched expired Leases (Official Form 106G). Do not include Claims Secured by Property. If more space is attach the Continuation Page to this page. On the	lude any s	
	editors have priority un	secured claims aga	inet you?			
_		isecureu ciaiiris aya	ilist you?			
=	to to Part 2.					
∐ Yes.		1 . 1 16	the second the second section of	ecured claim, list the creditor separately for each	alaina Eas	
nonpriority unsecured	amounts. As much as a claims, fill out the Cont	possible, list the clain inuation Page of Par	ns in alphabetical order according	iority amounts, list that claim here and show both ng to the creditor's name. If you have more than t lds a particular claim, list the other creditors in Pa uction booklet.)  Total claim	two priority	Nonpriority
	List All of Your NONPRI	ORITY Unsecured Cla	ims		amount	amount
Part 2:						
	editors have nonpriorit	=	-			
No. You	ou have nothing to repo	rt in this part. Submi	t this form to the court with your	other schedules.		
nonpriority included in	unsecured claim, list th	ne creditor separately e creditor holds a par	for each claim. For each claim	or who holds each claim. If a creditor has more t listed, identify what type of claim it is. Do not list o itors in Part 3.If you have more than three nonprio	claims already	Total claim
4.1 Allied	Anes Assoc	I	_ast 4 digits of account number			\$ 100.00
Creditor's						
PO Bo			When was the debt incurred?	<del></del>		
Number	Street					
			As of the date you file, the claim	is: Check all that apply.		
Jackso	on M	L I 49204 r	Contingent			
City		ate Zip Code	Unliquidated			
Who owe	s the debt? Check one.	L	Disputed			
=	r 1 only					
=	r 2 only	] [	Type of NONPRIORITY unsecure	d claim:		
=	r 1 and Debtor 2 only	Ļ	Student loans			
At leas	st one of the debtors and ar	nother	Obligations arising out of a separ	•		
	k if this claim relates to a	·	that you did not report as priority			
	nunity debt	L	Debts to pension or profit-sharing	រូ plans, and other similar debts		
No	im subject to offest?	-	■ au			
NO Voc			Other. Specify	<del></del>		

Page 20 of 76
Case Number (if known) **Document** Christopher Raymond Debtor 1

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	American Surgical	Last 4 digits of account number	\$ 33.00
	Creditor's Name		
	7324 SW Freeway Suite 1550	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Houston TX 77074	Unliquidated	
Ι,	City State Zip Code	Disputed	
`	Who owes the debt? Check one.		
	Debtor 1 only	To a Chouppiopity	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
١.,	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
i	Yes	Other. Specify	
4.3	AmeriCredit	Last 4 digits of account number	<b>\$</b> 3,465.00
	Creditor's Name	0007	
	PO Box 183853	When was the debt incurred? 2007	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Arlington TX 76096	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Deficiency, Repo"d/Surr"d Auto	
	Yes	· · · · · · · · · · · · · · · · · · ·	
4.4	Ann Marie Struck	Last 4 digits of account number	\$ <u>85.00</u>
	Creditor's Name		
	619 Wauponsee St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Morris IL 60450	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Social to periodicit of profit-origining plants, and other similar debits	
	No	Other. Specify	
	Yes		

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Case Number (if known) **Document** Christopher Raymond Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Capital Management Services	Last 4 digits of account number	<b>\$</b> 477.00
	Creditor's Name		
	726 Exchange St., Ste. 700	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Buffalo NY 14210	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		
4.6	Capital ONE BANK USA N	Last 4 digits of account number NULL	<u>\$ 595.00</u>
	Creditor's Name	When was the debt incurred? 2015-2016	
	15000 Capital One Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	_		
	Debtor 1 only	T (1101)D10D17(	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No No	Other. Specify Credit Card or Credit Use	
4.7	Yes Cavalry Portfolio Services LLC	Last 4 digits of account number	<b>\$</b> 216.00
4.7	Creditor's Name	Last 4 digits of account number	Ψ
	9522 E. 47th Pl.	When was the debt incurred? 2014	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
	Tulsa OK 74145	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Central DuPage Hospital	Last 4 digits of account number	\$ <u>24.00</u>
	Creditor's Name 25 N. Winfield Rd.	When was the debt incurred? 2014	
	Number Street		
		As of the date you file the electric Charles Whatevale	
		As of the date you file, the claim is: Check all that apply.	
	Winfield IL 60190	☐ Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Tour or Medical/Dental Services	
l i	Yes	Other. Specify Medical/Dental Services	
4.9	Collection Professiona	Last 4 digits of account number 1531	<b>\$</b> 1,300.00
4.0	Creditor's Name		-
	723 1St St	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	La Salle IL 61301	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
l ì	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.10	Collection Professional Svcs	Last 4 digits of account number	<b>\$</b> 1.00
	Creditor's Name	When we die dald be weed 0	
	36101 Bob Hope Drive	When was the debt incurred?	
	Number Street		
	Suite E5-302	As of the date you file, the claim is: Check all that apply.	
	Rancho Mirage CA 92270	Contingent	
	Rancho Mirage CA 92270 City State Zip Code	Unliquidated	
1	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Case Number (if known) **Document** Christopher Raymond Debtor 1 Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.11	Comcast	Last 4 digits of account number	9320	<u>\$446.00</u>
	Creditor's Name			
	800 Sw 39Th St	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
			Check all that apply.	
	Renton WA 98057	Contingent		
	City State Zip Code	Unliquidated		
_ v	Who owes the debt? Check one.	Disputed		
[	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:	
	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority cla	ims	
-	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
ls ls	s the claim subject to offest?	_		
	No	Other. Specify Collecting for C	reditor	
	Yes			
4.12	Commonwealth Edison	Last 4 digits of account number		<b>\$</b> 400.00
	Creditor's Name			
	3 Lincoln Center 4th Floor	When was the debt incurred?	2012	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent		
	Oakbrook Terrace IL 60181	Unliquidated		
	City State Zip Code			
<u> </u>	Who owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
[	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:	
	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority cla	ims	
-	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
ls ls	s the claim subject to offest?	_		
	No	Other. Specify Utility Bills/Cellu	ılar Service	
	Yes			
4.13	Credit Collection Services	Last 4 digits of account number		\$ <u>1.00</u>
	Creditor's Name			
	Two Wells Ave., Dept. 7249	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Newton MA 02459	Unliquidated		
	City State Zip Code	<b>님</b>		
2	Who owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority cla	ims	
"	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Debt Owed		
	Yes			

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4.14	Credit Collection Services	Last 4 digits of account number	\$ <u>260.00</u>
	Creditor's Name	2014	
	Two Wells Ave., Dept. 7249	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Newton MA 02459	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
Ì	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		
4.15	Creditors Collection B	Last 4 digits of account number 8207	\$ <u>80.00</u>
	Creditor's Name	When was the debt incurred? 2013-2013	
	755 Almar Pkwy	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bourbonnais IL 60914	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes Creditors Collection B	Last 4 digits of account number 8208	<b>\$</b> 179.00
4.16	Creditor's Name	Last 4 digits of account number8208	\$ 179.00
	755 Almar Pkwy	When was the debt incurred? 2013-2013	
	Number Street	<del></del>	
		As of the date you file the plains in Charles III that souls	
		As of the date you file, the claim is: Check all that apply.	
	Bourbonnais IL 60914	Contingent	
	City State Zip Code	Unliquidated	
Y	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Marian Madical Debt	
	Yes	Other. Specify Medical Debt	
	1100		

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Official Form 106E/F

Other. Specify \_\_

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4.20	Creditors Collection B	Last 4 digits of account number	8203	<u>\$ 241.00</u>
	Creditor's Name		2042-2042	
	755 Almar Pkwy	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	D 1 : 11 00044	Contingent		
	Bourbonnais IL 60914	Unliquidated		
v	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority cla	ims	
"	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls	s the claim subject to offest?	_		
	No	Other. Specify Medical Debt		
$\vdash$	Yes Creditors Discount & A		0040	. 454.00
4.21		Last 4 digits of account number	6816	<u>\$ 154.00</u>
	Creditor's Name 415 E Main St	When was the debt incurred?	2012-2012	
	Number Street	Wildin Was the dest incurred.		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Streator IL 61364	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	Who owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation		
[	Check if this claim relates to a	that you did not report as priority cla		
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
	No	Modical Dobt		
1 7	Yes	Other. Specify Medical Debt		
4.22	Creditors Discount & A	Last 4 digits of account number	6936	<b>\$</b> 160.00
7.22	Creditor's Name		<del></del>	
	415 E Main St	When was the debt incurred?	2012-2012	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	,	
	Streator IL 61364	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans	•••••	
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pla		
<u> </u>	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
1	Yes	_		

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Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Creditors Discount & A 9138 \$ 204.00 Last 4 digits of account number 4.25 Creditor's Name 2014-2014 415 E Main St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Streator 61364 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Medical Debt Other. Specify \_\_

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Creditors Discount & A	Last 4 digits of account number 4088	<u>\$ 252.00</u>
	Creditor's Name		
	415 E Main St	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Streator IL 61364		
	City State Zip Code	Unliquidated	
_ v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.27	Creditors Discount & A	Last 4 digits of account number 4088	<u>\$ 252.00</u>
	Creditor's Name	0042 0044	
	415 E Main St	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Streator IL 61364		
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ĺį	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	· /	
4.28	Creditors Discount & A	Last 4 digits of account number 1512	\$ <u>384.00</u>
	Creditor's Name		
	415 E Main St	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Streator IL 61364	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Social to period of profit officing plants, and out-of-official doubt	
	No	Other. Specify Medical Debt	
[	Yes	Outer. Specify	

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Debtor 1	Christopher	Raymono	d	<u> </u>	Page 29 of 76 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your NONPRIORI	TY Unsecured Cla	ims - Continua	tion Page		

After list	ing any entries on this page, number them beg	ginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim
4.29	Creditors Discount & A	Last 4 digits of account number	5358	\$ <u>814.00</u>
	Creditor's Name	When was the debt incurred?	2015-2016	
_	415 E Main St	when was the debt incurred?		
'	Number Street			
-		As of the date you file, the claim is:	Check all that apply.	
	Streeter II 64364	Contingent		
-	Streator IL 61364	Unliquidated		
	City State Zip Code no owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
_ =	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
_ =	Debtor 1 and Debtor 2 only	Student loans		
_ =	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
ΙĦ	Check if this claim relates to a	that you did not report as priority cla	-	
"	community debt	Debts to pension or profit-sharing pl		
ls t	he claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.30	Crossroads Counseling Services	Last 4 digits of account number		<u>\$ 50.00</u>
	Creditor's Name		2014	
1 1	1802 N Division Ste 509	When was the debt incurred?	2014	
1	Number Street			
_		As of the date you file, the claim is:	Check all that apply.	
l .		Contingent		
-	Morris IL 60450	Unliquidated		
	City State Zip Code to owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
_ =	Debtor 2 only	Type of NONPRIORITY unsecured of	Naim.	
_ =	Debtor 1 and Debtor 2 only	Student loans	Jann.	
_ =	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
_ =		that you did not report as priority cla	-	
▎ ⊔	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
ls t	the claim subject to offest?	Debts to pension of profit-smaring pr	ians, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes	Salet. SpoonySour		
	DISH Network	Last 4 digits of account number	6600	<b>\$</b> 580.00
	Creditor's Name		2045 2045	
<u>F</u>	Po Box 3097	When was the debt incurred?	2015-2015	
1	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
-		Contingent		
E	Bloomington IL 61702	Unliquidated		
	City State Zip Code	Disputed		
	Debtor 1 only	Towns of NONDDICCITY	alata.	
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured of	Jann:	
_ =	Debtor 1 and Debtor 2 only	Student loans	and the second s	
_ =	At least one of the debtors and another	Obligations arising out of a separation	-	
	Check if this claim relates to a	that you did not report as priority cla		
le 4	community debt the claim subject to offest?	Debts to pension or profit-sharing pl	lans, and other similar debts	
	No	Other. Specify Collecting for C	reditor	
	Yes	Other. Specify Collecting for C	reditor	

Debtor 1 Christopher Raymond Document Page 30 of 76 Case Number (if known)

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	Dr. Douglas Halkyard	Last 4 digits of account number	<b>\$</b> 646.00
	Creditor's Name		
	110 E. Jackson St.	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Morris IL 60450	Unliquidated	
	City State Zip Code	Disputed	
"	/ho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Î	No	Other. Specify Medical Debt	
	Yes	Other, Specify	
4.33	Dr. Joeph Campobaso	Last 4 digits of account number	<b>\$</b> 50.00
1.00	Creditor's Name		
	2425 E Division	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Coal City IL 60416	Unliquidated	
l	City State Zip Code	Disputed	
<u>"</u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u>L</u>	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify	
-	Yes Dr. Jurak		<b>\$</b> 50.00
4.34	Creditor's Name	Last 4 digits of account number	\$ <u>00.00</u>
	935 E. Division	When was the debt incurred?	
	Number Street		
	Number		
		As of the date you file, the claim is: Check all that apply.	
	Coal City IL 60416	Contingent	
	City State Zip Code	Unliquidated	
l v	/ho owes the debt? Check one.	Disputed	
Γ	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
	Yes		

Page 31 of 76
Case Number (if known) **Document** Christopher Raymond Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	Epic Group	Last 4 digits of account number	<b>\$</b> 250.00
	Creditor's Name		
	P.O. Box 120153	When was the debt incurred? 2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Grand Rapids MI 49528	Unliquidated	
l	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l R	s the claim subject to offest?	<b>-</b>	
	No Yes	Other. Specify Debt Owed	
4.36	First Premier Bank	Last 4 digits of account number	<b>\$</b> 400.00
4.30	Creditor's Name	Last 4 digits of account number	<b>—</b>
	PO Box 5524	When was the debt incurred? 2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117		
	City State Zip Code	Unliquidated	
Y	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No □.,	Other. Specify Credit Card or Credit Use	
4.07	Yes Grundy Radiologists	Last A digite of account number	\$ 268.00
4.37	Creditor's Name	Last 4 digits of account number	Ψ_200.00
	39798 Treasury Center	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60694	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
إا	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	■No	Other. Specify Medical Debt	
	Yes		

Debtor 1 Christopher Raymond Document Page 32 of 76 Case Number (if known)

After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
		• .	
4.38		Last 4 digits of account number	\$ <u>322.00</u>
	Creditor's Name	When was the debt incurred? 2014	
	111 W Jackson Blvd	When was the debt incurred? 2014	
	Number Street		
	Suite 400	As of the date you file, the claim is: Check all that apply.	
	Chicago II COCO4	Contingent	
	Chicago IL 60604	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4.39	Healthcare Centers	Last 4 digits of account number	\$ <u>48.00</u>
	Creditor's Name		
	25259 Reed St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Channahon IL 60410	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	bests to pension of profic-straining plans, and outer similar design	
	No	Other. Specify	
	Yes		
4.40	Heartland Cardiovascular Center	Last 4 digits of account number	\$ <u>37.00</u>
	Creditor's Name	2014	
	301 N. Madison St, Ste 275	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Joliet IL 60435	☐ Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	<b>□</b>	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Madical Debt	
	$\vdash$	Other. Specify Medical Debt	
	L Yes		

Page 33 of 76 Case Number (if known) **Document** Debtor 1 Christopher Raymond

Last 4 digits of account number   \$.144.00	After li	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
Content have   Po Box 519   When was the debt incurred?   2006	4 41	J.C. Christensen & Associates	Last 4 digits of account number	\$ <u>414.00</u>
Number Direct  Satuk Rapids MN 56379-0519 Cay State Zp Cods Who owes the debt? Chock one. Debter 1 only Debter 2 only Debter 2 only Debter 3 only Debter 3 only Debter 4 only Debter 4 only Debter 4 only Debter 4 only Debter 5 only Debter 5 only Debter 5 only Debter 5 only Debter 6 only Debter 6 only Debter 6 only Debter 6 only Debter 6 only Debter 7 only Debter 7 only Debter 7 only Debter 7 only Debter 7 only Debter 7 only Debter 8 only Debter 7 only Debter 7 only Debter 7 only Debter 7 only Debter 7 only Debter 7 only Debter 7 only Debter 7 only Debter 8 only Debter 8 only Debter 8 only Debter 8 only Debter 8 only Debter 9 only Debter 9 only Debter 9 only Debter 9 only Debter 1 only Debter 9 only Debter 1 only Debter 9 only Debter 1 o	7.71	Creditor's Name		
Sauk Rapids		PO Box 519	When was the debt incurred? 2006	
Sauk Rapids MN 56379-0519 Who owes the debt7 Check one.    Debtor 1 only   State   Zip Code   Disputed		Number Street		
Sauk Rapids MN 56379-0519 Who owes the debt7 Check one.    Debtor 1 only   State   Zip Code   Disputed			As of the date you file, the claim is: Check all that apply	
Sauk Rapids MN 56379-0519 Uniquidated  Objector 2 only Objector 1 only Objector 2 only Objector 3 only Objector 2 only Objector 2 only Objector 3 only Objecto				
Collegator 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 onl		Sauk Rapids MN 56379-0519		
Debtor 1 only   Type of NONPRIORTY unsecured claim:   Student loans   Debtor 2 only   Student loans   Debtor 1 and Debtor 2 only   Student loans   Debtor 1 and Debtor 2 only   Student loans   Debtor 1 and Debtor 2 only   Student loans   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 2 only   Student loans   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 2 only   Student loans   Debtor 2 only   Student loans   Debtor 2 only   Student loans   Debtor 2 only   Student loans   Debtor 2 only   Student loans   Debtor 2 only   Student loans   Debtor 2 only   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Student loans   Debtor 2 only   Type of NONPRIORITY unsecured claim:   Debt				
Debtor 2 only	\ \ <u>`</u>	Who owes the debt? Check one.	Disputed	
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 3 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 6 only Debtor 7 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 8 only Debtor 8 only Debtor 9 only Debt	ļ	Debtor 1 only		
At least one of the debtors and another		Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Check if this claim relates to a community debt   Debts to pension or profit-sharing plans, and other similar debts	[	Debtor 1 and Debtor 2 only	Student loans	
community debt    Debts to pension or profile-sharing plans, and other similar debts   Section   Continuence   Con	[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Steb claim subject to offest?    No   Yes   Credit Card or Credit Use	[	Check if this claim relates to a	that you did not report as priority claims	
No	'		Debts to pension or profit-sharing plans, and other similar debts	
Last 4 digits of account number				
Law Office of Michael Naughton   Last 4 digits of account number   \$3.102.00		=	Other. Specify Credit Card or Credit Use	
Creditor's Name P.O. Box 10 Number Street  Manhattan IL 60442 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 3 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Creditor's Name 223 W Jackson Blvd Ste 4 Number Street  As of the date you file, the claim is: Check all that apply. Collecting for Creditor  When was the debt incurred? 2014  As of the date you file, the claim is: Check all that apply. Collegions arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Creditor's Name 223 W Jackson Blvd Ste 4 Number Street  As of the date you file, the claim is: Check all that apply. Collecting for Creditor  When was the debt incurred? 2014-2015  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliquidated Unliquidated Disputed  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed  Student loans  Student loans				A 2 102 00
P.O. Box 10 Number Street  As of the date you file, the claim is: Check all that apply.  City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtors and another Check if this claim relates to a community debt is the claim subject to offset?  Merchants Credit Guide  Codes State Zip Code  Who was the debt incurred? 2014  As of the date you file, the claim is: Check all that apply.  Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and another  Codes if this claim relates to a community debt is the claim subject to offset?  Morchants Credit Guide  Codes State Zip Code Who was the debt? Check one.  Codes State Zip Code Who was the debt? Check one.  As of the date you file, the claim is: Check all that apply.  Contingent Uniquidated Disputed  As of the date you file, the claim is: Check all that apply.  Contingent Uniquidated Disputed  Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Student loans	4.42		Last 4 digits of account number	\$ 3,102.00
Number   Street			When was the debt incurred? 2014	
As of the date you file, the claim is: Check all that apply.    Manthattan   IL   60442   Contingent   Unliquidated   Disputed			Then was the dest incurred:	
Manhattan IL 60442 City State Zip Code Who ows the debt? Check one. Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes  4.43 Merchants Credit Guide Ceditor's Name 223 W Jackson Blvd Ste 4 Number Street  Chicago IL 60606 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 1 only  Contingent Uniliquidated Disputed  Type of NONPRIORITY unsecured claim: Disputed  Type of NONPRIORITY unsecured claim: Disputed  Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 1 only Debtor 1 only  Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Street  Type of NONPRIORITY unsecured claim: Street  Type of NONPRIORITY unsecured claim: Street  Type of NONPRIORITY unsecured claim: Student loans		Number Street		
Manhattan   IL   60442   Uniliquidated   Disputed   Dis			As of the date you file, the claim is: Check all that apply.	
Debtor 1 only   Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 4 test claim subject to offest?   Debtor 4 test claim subject to offest?   Debtor 5 test claim subject to offest?   Debtor 5 test claim subject to offest?   Debtor 6 test claim subject to offest?   Debtor 6 test claim subject to offest?   Debtor 6 test claim subject to offest?   Debtor 7 test claim subject to offest?   Debtor 8 test claim subject to offest?   Debtor 9 test claim subject to offest?   Debtor 9 test claim subject to offest?   Debtor 9 test claim subject to offest?   Debtor 9 test claim subject to offest?   Debtor 9 test claim subject to offest?   Debtor 1 only   Debtor 2 only   Type of NONPRIORITY unsecured claim:   State		Manhattan II CO440	Contingent	
Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Other. Specify  Creditor's Name 223 W Jackson Blvd Ste 4  Number  Street  As of the date you file, the claim is: Check all that apply.  Chicago IL 60606  Cly  Who owes the debt? Check one.  Disputed  Type of NONPRIORITY unsecured claim:  Type of NONPRIORITY unsecured claim:  Type of NONPRIORITY unsecured claim:  Type of NONPRIORITY unsecured claim:  Type of NONPRIORITY unsecured claim:  Type of NONPRIORITY unsecured claim:  Type of NONPRIORITY unsecured claim:  Student loans  Debtor 1 only  Type of NONPRIORITY unsecured claim:  Student loans			Unliquidated	
Debtor 2 only   Type of NONPRIORITY unsecured claim:   Debtor 1 and Debtor 2 only   Student loans   Student loans   Obligations arising out of a separation agreement or divorce that you did not report as priority claims   Debts to pension or profit-sharing plans, and other similar debts   Steet claim subject to offest?   No   Other. Specify   Collecting for Creditor	١ ،		Disputed	
Debtor 2 only   Type of NONPRIORITY unsecured claim:   Debtor 1 and Debtor 2 only   Student loans   Student loans   Obligations arising out of a separation agreement or divorce that you did not report as priority claims   Debts to pension or profit-sharing plans, and other similar debts   Steet claim subject to offest?   No   Other. Specify   Collecting for Creditor	l i	Debtor 1 only		
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes  Creditor's Name 223 W Jackson Blvd Ste 4 Number Street  Chicago IL 60606 City State Zip Code Who owes the debt? Check one.  Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only  Type of NONPRIORITY unsecured claim: Student loans  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Chicago State Zip Collecting for Creditor  When was the debt incurred?  Other. Specify Collecting for Creditor  Other. Specify Collecting for Creditor  When was the debt incurred?  2014-2015  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans	l i	<b>=</b>	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offest?  No  Yes  At a digits of account number	l i	<b>=</b> '	ri di di di di di di di di di di di di di	
Check if this claim relates to a community debt Is the claim subject to offest?  No  Other. Specify Collecting for Creditor  Yes  Last 4 digits of account number 0754  Number Street  As of the date you file, the claim is: Check all that apply.  Chicago IL 60606  City State Zip Code  Who owes the debt? Check one.  Debts to pension or profit-sharing plans, and other similar debts  Last 4 digits of account number 0754  When was the debt incurred? 2014-2015  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans	l i			
community debt Is the claim subject to offest?  No  Other. Specify Collecting for Creditor  Other. Specify Collecting for Creditor  Ves  Last 4 digits of account number 0754  Creditor's Name 223 W Jackson Blvd Ste 4  Number Street  As of the date you file, the claim is: Check all that apply.  Chicago IL 60606 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans  Debtor 1 only Student loans				
Is the claim subject to offest?  No  Other. Specify Collecting for Creditor  Other. Specify Collecting for Creditor  Other. Specify Collecting for Creditor  Yes  Last 4 digits of account number 0754 \$62.00  Creditor's Name 223 W Jackson Blvd Ste 4  Number Street  As of the date you file, the claim is: Check all that apply.  Chicago IL 60606 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Student loans  Type of NONPRIORITY unsecured claim: Student loans	1			
No	l ı		Debts to perision of profit-sharing plans, and office shrinkal debts	
Yes	1	<b>-</b>	Other Specify Collecting for Creditor	
Merchants Credit Guide	l i	Yes	Office. Specify	
Creditor's Name 223 W Jackson Blvd Ste 4  Number Street  As of the date you file, the claim is: Check all that apply.  Chicago IL 60606 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only  Debtor 2 anly  Type of NONPRIORITY unsecured claim: Student loans	4.43		Last 4 digits of account number 0754	<b>\$</b> 62.00
Number Street  As of the date you file, the claim is: Check all that apply.  Chicago IL 60606 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only  Debtor 2 only  Debtor 2 only  Student loans		Creditor's Name		
As of the date you file, the claim is: Check all that apply.  Chicago IL 60606 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only  Debtor 2 only  Student loans  As of the date you file, the claim is: Check all that apply. Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans		223 W Jackson Blvd Ste 4	When was the debt incurred? 2014-2015	
Chicago IL 60606 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only  Debtor 2 only  Debtor 2 only Student loans  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans		Number Street		
Chicago IL 60606 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only  Debtor 2 only  Debtor 2 only  Student loans			As of the date you file, the claim is: Check all that apply.	
Chicago   L 60606				
City State Zip Code Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Type of NONPRIORITY unsecured claim:  Debtor 1 and Debtor 2 only  Student loans		Chicago IL 60606		
Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans				
Debtor 2 only  Type of NONPRIORITY unsecured claim:  Debtor 1 and Debtor 2 only  Student loans	`			
Debtor 1 and Debtor 2 only  Student loans		<b>=</b> '		
	ļ			
☐ At least one of the debtors and another ☐ Obligations arising out of a separation agreement or divorce	ļ			
	L	At least one of the debtors and another		
Check if this claim relates to a that you did not report as priority claims	[			
community debt  Debts to pension or profit-sharing plans, and other similar debts			Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?			- M. F. ID. II	
■ No  Other. Specify Medical Debt  Yes		=	Other. Specify Medical Debt	

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Case Number (if known) **Document** Christopher Raymond Debtor 1

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.44	MiraMed Revenue Group	Last 4 digits of account number	<b>\$</b> 815.00
4.44	Creditor's Name	Lust 4 digits of decodift fidiliber	· <u></u>
	Dept. 77304, PO Box 77000	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Detroit MI 48277	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	Turns of NONDRIGOTTY unassessed alsima	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Office. Opening	
4.45	Morris Hospital	Last 4 digits of account number	\$ <u>1,500.00</u>
	Creditor's Name	2014	
	150 W. High St.	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Morris IL 60450	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Medical/Dental Service	
	Yes		
4.46	<b>-</b>	Last 4 digits of account number	\$ <u>414.00</u>
	Creditor's Name 3 Executive Campus, Ste. 400	When was the debt incurred? 2014	
		When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Cherry Hill NJ 08002	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify Credit Card or Credit Use	
	<b>∐</b> Yes		

Debtor 1 Christopher Raymond Document Page 35 of 76 Case Number (if known)

After listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.47 NCO Financial Systems, Inc	Last 4 digits of account number	<b>\$</b> 1.00
Creditor's Name	<u> </u>	
507 Prudential Rd.  Number Street	When was the debt incurred?	
, tallist.	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Horsham PA 19044	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	□ - · · · · · · · · · · · · · · · · · ·	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes A 40 Nicor Gas	Last 4 digits of account number	<b>\$</b> 865.00
Creditor's Name	Last 4 digits of account number	Ψ <u>σσσ.σσ</u>
PO Box 549	When was the debt incurred? 2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Aurora IL 60507	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest? ■■		
Mo ☐ Yes	Other. SpecifyUtility Bills/Cellular Service	
4.49 PFG of Minnesota	Last 4 digits of account number	<b>\$</b> 357.00
Creditor's Name	<del>-</del>	·
7825 Washington Ave. S, #310	When was the debt incurred? 2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Minneapolis MN 55439	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify Oreal Oald of Oreal Ose	

Debtor 1 Christopher Raymond Document Page 36 of 76 Case Number (if known)

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.50	Premier Dermatology	Last 4 digits of account number	\$ <u>283.00</u>
	Creditor's Name		
	2051 Plainfield Rd	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Crest Hill IL 60403	Unliquidated	
١.,	City State Zip Code	Disputed	
"	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ì	No	Louis August Medical Debt	
	Yes	Other. Specify Medical Debt	
4.51	Receivables Performance Mgmt.	Last 4 digits of account number	<b>\$</b> 821.00
1.01	Creditor's Name		
	1930 220th St., Ste. 101	When was the debt incurred? 2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bothell WA 98021	Unliquidated	
١.,	City State Zip Code	Disputed	
"	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
l.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Card or Credit Use	
4.52	Recovery One, LLC	Last 4 digits of account number	<b>\$</b> 115.00
7.02	Creditor's Name		
	5100 Parkcenter Avenue, Ste 120	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Dublin OH 43017	Unliquidated	
	City State Zip Code		
"	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes		

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Case Number (if known) **Document** Debtor 1 Christopher Raymond

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.53	Regional Acceptance CO	Last 4 digits of account number6101	<u>\$_12,786.00</u>
	Creditor's Name 304 Kellm Road  Number Street	When was the debt incurred? 2010-11-18	
		As of the date you file, the claim is: Check all that apply.	
	Virginia Beach VA 23462	Contingent	
	City State Zip Code	Unliquidated	
l v	Who owes the debt? Check one.  Debtor 1 only	Disputed	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ì	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No Yes	Other. Specify	
4.54	Riverside Community Health Ctr	Last 4 digits of account number	<u>\$_118.00</u>
	Creditor's Name P.O. Box 781	When was the debt incurred? 2014	
	Number Street	When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kankakee IL 60901	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.55	Santander Consumer USA  Creditor's Name	Last 4 digits of account number 1000	\$ <u>4,800.00</u>
	Po Box 961245	When was the debt incurred? 2008-04-26	
	Number Street	<del></del>	
		As of the date you file the claim in Charlet What such	
		As of the date you file, the claim is: Check all that apply.	
	Ft Worth TX 76161	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

Page 38 of 76 **Document** Christopher Raymond Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.56	Silver Cross Hospital	Last 4 digits of account number	\$ <u>375.00</u>
	Creditor's Name		
	1200 Maple Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Latitat III 00400	Contingent	
	Joliet IL 60432	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<del>-</del>	
	No	Other. Specify Medical/Dental Service	
	Yes Carrie Analytics MD	_	. 422.00
4.57	Spyro Analytics MD	Last 4 digits of account number	\$ <u>132.00</u>
	Creditor's Name 114 W. Waverly	When was the debt incurred? 2012	
	Number Street	Then was the dest incurred:	
	Number Street		
	<u> </u>	As of the date you file, the claim is: Check all that apply.	
	Morris IL 60450	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify Medical Debt	
4.50	State Collection Service Inc.	Last 4 digits of account number	<b>\$</b> 24.00
4.58	Creditor's Name	Last 4 digits of account number	<u> </u>
	2509 South Stoughton Road	When was the debt incurred? 2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53716	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes	Other. Specify	
	_		

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Case Number (if known) **Document** Debtor 1 Christopher Raymond

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.59 Stoneleigh Recovery Associates	Last 4 digits of account number	<b>\$</b> 3,182.00
Creditor's Name		
PO Box 1441	When was the debt incurred? 2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Lombard IL 60148	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	_ ' /	
4.60 The Billing Center	Last 4 digits of account number	<u>\$44.00</u>
Creditor's Name	When was the debt incurred? 2012	
P.O. Box 60001	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Tampa FL 33660	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Membership/Subscription	
Yes  Ther-A-Care Rehabilitation, LTD	Look & allows of account country	<b>\$</b> 247.00
4.01	Last 4 digits of account number	\$ <u>241.00</u>
Creditor's Name 35 E. Willow St, Ste A	When was the debt incurred? 2013	
Number Street	<del></del>	
	As of the date you file the plain in Charles What are to	
	As of the date you file, the claim is: Check all that apply.	
Coal City IL 60416	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Specify Medical Debt	
Yes	Other. SpecifyMedical Debt	

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Part 2: Your NONPRIORITY U	Jnsecured Claims - Continuation Page	
After listing any entries on this pa	ge, number them beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.62 Total Card, Inc.	Last 4 digits of account number	\$ <u>370.00</u>
Creditor's Name	When was the debt incurred? 2014	
5109 S. Broadband Lane	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
O'ave Falls	Contingent	
Sioux Falls	SD 57108 Unliquidated	
City Who owes the debt? Check one	State Zip Code Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and	<del></del>	
Check if this claim relates	<b>_</b> _	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No		
Yes	Other. Specify Collecting for Creditor	
4.63 Verizon	Last 4 digits of account number	<b>\$</b> _369.00
Creditor's Name		
404 Brock Drive	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Bloomington	IL 61701 Unliquidated	
City Who owes the debt? Check one	State Zip Code Disputed	
Debtor 1 only	••	
Debtor 2 only	Tune of NONDRIADITY uncestived elemen	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
At least one of the debtors and		
	The state of the s	
Check if this claim relates community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes	Other, opening	
4.64 Weber Micetich	Last 4 digits of account number	\$ <u>245.00</u>
Creditor's Name		
24 E North St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
0 10"	Contingent	
Coal City	IL 60416 Unliquidated	
City Who owes the debt? Check one	State Zip Code Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and		
Check if this claim relates	— <u> </u>	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		

Case 16-18610

Doc 1 Filed 06/06/16 Entered 06/06/16 09:39:30 Desc Main

Debtor 1

Dallas

Official Form 106E/F

City

Christopher

Raymond

**Document** 

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Case Number (if known)

	Part 3:	List Others to Be Notified for a Debt That You A	Iready Listed		
5.	example, if a 2, then list the	e only if you have others to be notified about y collection agency is trying to collect from you ne collection agency here. Similarly, if you have reditors here. If you do not have additional pers	for a debt you more than one	owe to someone else, list the original e creditor for any of the debts that you	creditor in Parts 1 or I listed in Parts 1 or 2, list the
	Grundy Cou	inty Clerk	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 675	5		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
			_		
	Morris	IL	60450	Last 4 digits of account number	
	City	State Zip (	Code		
	Resurgence	Financial	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 4100 Comm	nercial Avenue		Line <sup>3</sup> of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
			_		
	Northbrook	IL	60062	Last 4 digits of account number	
	City	State Zip	Code		
	Grundy Cou	inty Clerk	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 675	;		Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
			_		
	Morris	IL	60450	Last 4 digits of account number	<u>NULL</u>
	City	State Zip 0	Code		
	Grundy Cou	inty Clerk	_	On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 675	;		Line 21 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
			_		
	Morris	IL	60450	Last 4 digits of account number	5358
	City	State Zip 0	_ Code		
	Dynamic Re	ecovery Services		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 2775 Villacr	eek, Ste. 290	=	Line 62 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street	-	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Part 2: Creditors with Nonpriority Unsecured Claims
			_		·
			_		

TX 75234

State Zip Code

Last 4 digits of account number \_\_\_\_

Christopher Debtor 1

Raymond

**Document** 

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Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. $\S$ 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
			0.00
Total claims from Part 1	6a. Domestic support obligations	6a.	Φ
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	<b>Total claim</b> \$0.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$

Fil	ll in this in	Caso 16 19 formation to identify		ilod 06/06/16	Entered 06/06/16 09:39:30 3 of 76	Desc Main
D	ebtor 1	Christopher	Raymond	Crawford		
Di	EDIOI I	First Name	Middle Name	Last Name		
De	ebtor 2	Jodie	Ann	Crawford		
(S <sub>I</sub>	oouse, if filing)	First Name	Middle Name	Last Name		
Uı	nited States	Bankruptcy Court for the	: <u>NORTHERN</u> District of <u>l</u>	LLINOIS (State)		_
	ase Number f known)			-		Check if this is an
		1000				amended filing
Oπ	<u>iciai F</u>	orm 106G				12/1
Be as nforradditi	complete nation. If n ional pages o you hav No. Ch Yes. Fill	and accurate as possione space is needed s, write your name an e any executory contect this box and submin all of the information	, copy the additional page, and case number (if known).  Tracts or unexpired leases?  Thit this form to the court with on below even if the contract	are filing together, bot fill it out, number the end of	th are equally responsible for supplying correct ntries, and attach it to this page. On the top of a ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (form).	or
u	nexpired le	ases.	you have the contract or le		ruction booklet for more examples of executory co	
2.1						
	Name				-	
	Number	Street			-	
	City		State Zip C	ode	-	
2.2						
	Name				-	
	Number	Street			-	
	Oit.		04-4- 7:- 6		_	
	City		State Zip C	ode		
2.3					-	
	Name					
	Number	Street			-	
	City		State Zip C	code	_	
2.4						
	Name				-	
	Number	Street			-	
	City		State Zip C	code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Fill in this in	formation to identify		
Debtor 1	Christopher	Raymond	Crawford
	First Name	Middle Name	Last Name
Debtor 2	Jodie	Ann	Crawford
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	: <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		_
(If known)			

## Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	duitio	narr ages, write your name an	d case number (ii known). Answer	every question.	
1. [	Oo you	have any codebtors? (If you a	re filing a joint case, do not list eithe	r spouse as a codebto	or.)
	No.	3			
			d in a community property state or Nevada, New Mexico, Puerto Rico, T	= :	ty property states and territories include nd Wisconsin.)
	No.	Go to line 3.			
	Yes	s. Did your spouse, former spou	use, or legal equivalent live with you	at the time?	
		Yes. Inwhich community state	e or territory did you live?	Fill in th	ne name and current address of that person.
		Name of your spouse, former spouse or	legal equivalent		
		Number Street			
		City	State	Zip Code	
	Schedu Schedu	=	only if that person is a guarantor or edule E/F (Official Form 106E/F), o at Column 2.	_	-
3.1					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 710281 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case:						
Debtor 1	Christopher	Raymond	Crawford			
	First Name	Middle Name	Last Name			
Debtor 2	Jodie	Ann	Crawford			
(Spouse, if filing)	First Name	Middle Name	Last Name			
		e : <u>NORTHERN DISTRICT OF</u>				
	-		_			
(If known)						

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

### Official Form 106I

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tit 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Building Engineer		Opthomology Technician	
	Occupation may Include student or homemaker, if it applies.	Employers name	ABM Onsite Servi	ces Midwest	Eligiljus P. Pelis MD	
		Employers address	180 N. LaSalle, #1			
			Chicago, IL 60601		,	
		How long employed there?	3 years			
Pa	rt 2: Give Details About Month	ly Income				
	spouse unless you are separated.	ve more than one employer, comb	ine the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		ry and commissions (before all pa calculate what the monthly wage w	•	\$6,311.93	\$2,549.41	
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00	
4.	4. Calculate gross income. Add line 2 + line 3.			\$6,311.93	\$2,549.41	

 Official Form 106I
 Record # 710281
 Schedule I: Your Income
 Page 1 of 2

Debtor 1

Document Crawford Page 46 of 76 Raymond Christopher Case Number (if known) \_ First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Cop	y line 4 here	4.	\$6,311.93	\$2,549.41	
5. <b>I</b>		payroll deductions:	_			
		Fax, Medicare, and Social Security deductions	5a.	\$1,438.99	\$500.37	
		Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
		oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
		Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e.	\$0.00	\$0.00	
		Omestic support obligations	5f.	\$0.00	\$0.00	
	_	Jnion dues	5g.	\$85.54	\$0.00	
		Other deductions. Specify:	5h.	\$0.00	\$0.00	
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,524.53	\$500.37	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,787.40	\$2,049.04	
8. <b>L</b>	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8c.	\$ 0.00	\$ 0.00	
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	00.00	\$0.00	
	8e.	Social Security	8e.	\$0.00 \$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.		\$0.00	
	OI.	Include cash assistance and the value (if known) of any non-cash	01.	\$0.00	\$0.00	
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$4,787.40 +	\$2,049.04	\$6,836.44
11.	State	e all other regular contributions to the expenses that you list in <i>Schedule</i>	. ,			
11.		de contributions from an unmarried partner, members of your household, you		ents, your roommates, and		
		r friends or relatives.	•			
	Do n	ot include any amounts already included in lines 2-10 or amounts that are n	ot available	to pay expenses listed in	Schedule J.	
	Spec	cify:			1	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. <b>\$6,836.44</b>
13.	Do y	ou expect an increase or decrease within the year after you file this form	?			
	x	No. Yes. Explain:				

Fill in this in	nformation to identify yo	our case:				
Debtor 1	Christopher	Raymond	Crawford	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Jodie	Ann Middle Name	Crawford			-petition chapter 13
(Spouse, if filing)	First Name		Last Name	income as o	of the following d	ate:
		NORTHERN DISTRICT OF	ILLINOIS	MM / DD / \	YYYY	
Case Numbe (If known)			_			
Official F	orm 106J				filing for Debtor : separate house	2 because Debtor 2 hold.
	le J: Your Ex	penses				12/14
			e are filing together, both a	are equally responsible for supplying	ng correct informa	tion. If
more space is question.	needed, attach another	sheet to this form. On th	e top of any additional pag	ges, write your name and case num	iber (if known). An	swer every
Part 1:	Describe Your Household					
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.	st file a consumte Cabadala				
	Yes. Debtor 2 mus	st file a separate Schedule	: J.			
2. Do you	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	ist Debtor 1 and 2.		his information for ent	Son	_ <del>ugc</del> 17	No
Do not s	state the dependents'				- 17	X Yes
names.				Son	14	No
				3011		X Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
-	expenses include	X No				
	es of people other than f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing M	onthly Expenses				
Estimate your	expenses as of your ba	ankruptcy filing date unle	ss you are using this form	n as a supplement in a Chapter 13 o	case to report	
expenses as of the applicable		uptcy is filed. If this is a s	supplemental Schedule J,	check the box at the top of the forr	n and fill in	
1		ash government assistar	ce if you know the value			
of such assist	tance and have included	l it on Schedule I: Your li	ncome (Official Form 106l.	)	Y	our expenses
4. The ren	tal or home ownership	expenses for your reside	nce. Include first mortgage	e payments and		
	t for the ground or lot.				4.	\$1,000.00
	cluded in line 4:					**
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or				4b.	\$0.00
	ome maintenance, repair				4c.	\$50.00 \$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	Φυ.00

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Christopher Debtor 1

Raymond

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Case Number (if known) \_

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$225.00 6a. 6a. Electricity, heat, natural gas \$245.00 6b. Water, sewer, garbage collection \$500.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$1,400.00 7. 7. Food and housekeeping supplies \$25.00 8. 8. Childcare and children's education costs \$190.00 9. Clothing, laundry, and dry cleaning 10. \$120.00 10. Personal care products and services \$350.00 11. Medical and dental expenses 11. \$356.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$55.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$100.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$70.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$200.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J

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Debtor	1 (11113	tohilei	Raymonu	Clawiolu	Case Number (if known)		
	First Na	me	Middle Name	Last Name			
21.	Other. S	Specify: Pet Care (\$	100.00), Camps (\$200.0	0), Sports (\$150.00),		21.	\$450.00
22	Your mo	nthly expense: Add	l lines 4 through 21.			22.	\$5,336.00
	The resu	lt is your monthly exp	penses.				
23.	Calculat	e your monthly net i	income.				
	23a.	Copy line 12 (you	r comibined monthly i	ncome) from Schedule I.		23a.	\$6,836.44
	23b.	Copy your monthl	y expenses from line	22 above.		23b. <b>-</b>	\$5,336.00
	23c.	Subtract your mor	nthly expenses from y	our monthly income.		23c.	\$1,500.44
		The result is your	monthly net income.			<u> </u>	. ,
24.	Do you e	expect an increase of	or decrease in your e	xpenses within the year after you fi	ile this form?		
	For exan	nple, do you expect t	o finish paying for you	r car loan within the year or do you	expect your		
	mortgage	e payment to increas	e or decrease becaus	e of a modification to the terms of yo	our mortgage?		
	X No						
	Yes	. Explain Here	:				

 Official Form 106J
 Record # 710281
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:				
Debtor 1	Christopher	Raymond	Crawford	
	First Name	Middle Name	Last Name	
Debtor 2	Jodie	Ann	Crawford	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the		_ILLINOIS (State)	
Case Number (If known)	·		_	

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an at	ttorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the scorrect.	summary and schedules filed with this declaration and that they are true and
/s/ Christopher Raymond Crawford	/s/ Jodie Ann Crawford
Signature of Debtor 1	Signature of Debtor 2
Date 06/04/2016	Date 06/04/2016
MM / DD / YYYY	MM / DD / YYYY

			OOGITICITE	Lauc of C	
Fill in this in	nformation to identify	your case:			
Debtor 1	Christopher	Raymond	Crawford		
	First Name	Middle Name	Last Name		
Debtor 2	Jodie	Ann	Crawford		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of _			
Case Number	r		(State)		
(If known)				l	

# Check if this is an amended filing

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	(ii knowii). Aliswer every question.					
Part	1: Give Details About Your Marital Status and Where Yo	ou Lived Before				
01. <b>W</b>	hat is your current marital status?					
	Married					
	Not married					
_	_					
02 <b>D</b> ı	ring the last 3 years, have you lived anywhere other that	n where you live now	?			
_	No.	and Saabada ada aa	Post			
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.			
	Debtor 1	Dates Debtor 1	Debtor 2:		Dates Debtor 2	
		lived there			lived there	
	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California,					
	d Wisconsin.)	.,, .		<b>3</b> ,		
_	No. Yes. Make sure you fill out Schedule H: Your Codebtors (	Official Form 106H)				
-	Tes. Make sure you fill out Schedule H. Tour Codebiors (	Official Form 100H).				
Pari	Explain the Sources of Your Income					

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Debtor 1 Christopher Raymond Crawford Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$30,000 Wages, commissions, \$14,000 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$80,000 \$35,000 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$75,000 Wages, commissions. \$30,000 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Crawford Christopher Raymond Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Court or agency Status of the case Contract Grundy County Clerk of Court ☐ Pending Resurgence v Crawford On appeal 15 SC 444 Concluded

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Debto	r 1 Christopher	Raymond	Crawford	Case Number (if known)	
	First Name	Middle Name	Last Name		
	Within 1 year before you to Check all that apply and f		ny of your property repossessed, for	eclosed, garnished, attached, seized, or levied?	
	No. Go to line 11				
	Yes. Fill in the information	ation below.			
11	or refuse to make a payr	ou filed for bankruptcy, di nent because you owed a	_	financial institution, set off any amounts from y	your accounts
	No. Go to line 11				
	Yes. Fill in the information				
	-	filed for bankruptcy, was , a custodian, or another		sion of an assignee for the benefit of creditors	, a
	Yes.				
Pa	List Certain Gifts	and Contributions			
13	_	u filed for bankruptcy, die	d you give any gifts with a total valu	ue of more than \$600 per person?	
	No. Yes. Fill in the details	for each gift			
14	<del>_</del>		d you give any gifts or contribution	s with a total value of more than \$600 to any ch	narity?
	No.		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Yes. Fill in the details	for each gift.			
		3			
Pa	List Certain Loss	es			
	Within 1 year before you gambling?	filed for bankruptcy or s	ince you filed for bankruptcy, did y	ou lose anything because of theft, fire, other di	saster, or
	No.				
	Yes. Fill in the details	for each gift.			
Pa	List Certain Payn	nents or Transfers			
16	about seeking bankrupto	cy or preparing a bankrup	otcy petition?	behalf pay or transfer any property to anyone y for services required in your bankruptcy.	ou consulted
	☐ No.				
	Yes. Fill in the details				
	Party Contact Info		Description and value of any p	roperty transferred Date payment or transfer	Amount of payment
	Geraci Law L.L.C.				Payment/Value:
	55 E. Monroe Street	#3400			\$4,000.00: \$0.00 paid prior to filing,
	Chicago,IL 60603				balance to be paid through the plan.

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	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	
	Hananwill Credit Counseling	Credit Counseling Services	<u> </u>	2016	\$25.00
	115 N. Cross St.			2010	Ψ20.00
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditors. Do not include any payment or transfer that y	s or to make payments to your cre		er any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankruptc	y did you goll trade or otherwise	transfer any property to a	anyono othor than aro	novtv
10	transferred in the ordinary course of your bu		transfer any property to a	anyone, other than pro	perty
	Include both outright transfers and transfers  Do not include gifts and transfers that you ha		-	st or mortgage on your	property).
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or si	milar device of which y	/ou are a
	No.	,			
	Yes. Fill in the details for each gift.				
	<u> </u>				
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accounts; certifica	tes of deposit; shares in I	-	
	■ No.				
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved,	Last balance before closing or transfer
				or transferred	
21	Do you now have, or did you have within 1 yearsh, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box or	other depository for s	ecurities,
	No.				
	Yes. Fill in the details.	M/h l hd 4- 40	December the content of		Da 1411
		Who else had access to it?	Describe the content	is .	Do you still have it?
22	Have you stored property in a storage unit of	r place other than your home withi	n 1 year before you filed f	or bankruptcy?	-
	No.				
	Yes. Fill in the details.				
		Who else has or had access to it?	Describe the content	ls	Do you still have it?
P	art 9: Identify Property You Hold or Control fo	or Someone Else			

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Debto	r 1	Christopher	Raymond	Crawford	Case Number (if known)	
		First Name	Middle Name	Last Name		
23	Do	you hold or control any pr	onerty that som	neone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
		someone.	operty that son	icone cise owns. Include any property	you borrowed from, are storing for, or no	ia iii trast
		No.				
	=					
	Ш	Yes. Fill in the details.		Where is the property?	Describe the property	Value
				where is the property:	Describe the property	value
Po	rt 10	Give Details About En	vironmental Infor	rmation		
For	the	purpose of Part 10, the fol	llowing definitio	ons apply:		
1	haza	rdous or toxic substance	s, wastes, or ma	or local statute or regulation concerning aterial into the air, land, soil, surface wa he cleanup of these substances, waste	ter, groundwater, or other medium,	
		means any location, facili used to own, operate, or t			v, whether you now own, operate, or utilize	9
				onmental law defines as a hazardous wa ntaminant, or similar term.	aste, hazardous substance, toxic	
Rep	ort a	all notices, releases, and p	proceedings tha	t you know about, regardless of when t	hey occurred.	
'		•	_		-	Swc
24	_		otined you that !	you may be liable or potentially liable u	nder or in violation of an environmental la	IW ?
		No.				
	Ш	Yes. Fill in the details.		Governmental unit	Favingarantel law if you know it	Date of notice
				Governmental unit	Environmental law, if you know it	Date of flotice
25	Hav	e you notified any govern	mental unit of a	ny release of hazardous material?		
		No.				
	$\overline{\Box}$	Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26						
26	нач	e you been a party in any	judicial or admi	inistrative proceeding under any enviro	nmental law? Include settlements and ord	iers.
	=	No.				
		Yes. Fill in the details.				
				Court or agency	Nature of the case	Status of the case
		Give Details About You	ur Rusiness or Co	onnections to Any Business		
Pa		Give Betails About 100	ur Dusiness or oc	Jimeetions to Any Business		
27	With	hin 4 years before you file	d for bankruptc	y, did you own a business or have any	of the following connections to any busin	ess?
		A sole proprietor or se	elf-employed in	a trade, profession, or other activity, eit	her full-time or part-time	
		A member of a limited	liability compar	ny (LLC) or limited liability partnership	(LLP)	
		A partner in a partners	ship			
		An officer, director, or	managing exec	cutive of a corporation		
		An owner of at least 5°	% of the voting	or equity securities of a corporation		
		No Nana of the above ann	olion Co to Dort	40		
	_	No. None of the above app		he details below for each business.		
	Ш	res. Check all that apply a	bove and illi in ti	ne details below for each business.		
28		hin 2 years before you file itutions, creditors, or othe	-	y, did you give a financial statement to	anyone about your business? Include all	financial
	_	No.				
	=	Yes. Fill in the details.				
	Ц	1 CO. 1 III III LIIC UCLAIIS.		Date issued		

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Debtor 1 Christopher Raymond Crawford Case Number (if known)

First Name Middle Name Last Name

Part 12: Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.						
✗ /s/ Christopher Raymond Crawford 🗶	/s/ Jodie Ann Crawford					
Signature of Debtor 1	Signature of Debtor 2					
Date 06/04/2016 MM / DD / YYYY	Date 06/04/2016 MM / DD / YYYY					
Did you attach additional pages to Your Statement of Financial Affairs	for Individuals Filing for Bankruptcy (Official Form 107)?					
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).					

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

III I C							
		d Crawford and Jodie Ann			Case No:		
Crawfor	d / Debtors				Chapter:	Chapter 13	
		DISCLOSURE	OF COMPENSA	TION OF ATTORNEY	Y FOR DEI	BTOR	
compens	ation paid to r	S.C. § 329(a) and Fed. Bankr. ne within one year before the fored on behalf of the debtor(s)	filing of the petition	n in bankruptcy, or agree	ed to be pai	d to me, for servi	ces
For	legal services	s, I have agreed to accept	\$4,0	00.00			
Prio	or to the filing	of this statement I have receive	ved :	\$0.00			
Bal	ance Due		\$4,0	00.00			
	Debtor(s)	compensation paid to me was:  Other: (specify appensation to be paid to me is:					
	Debtor(s)	O(1, (					
<b>4.</b> of my lay	I have not ag w firm.	Other: (specify greed to share the above-disclosed d to share the above-disclosed					
	eturn for the al	bove-disclosed fee, I have agre	eed to render legal s	service for all aspects of	f the bankru	ptcy	
a. bankrupt	-	he debtor's financial situation,	, and rendering adv	ice to the debtor in dete	rmining wh	ether to file a pet	ition in
b.	Preparation a	and filing of any petition, scheo	dules, statements of	f affairs and plan which	may be req	uired;	
C.	Representation	on of the debtor at the meeting	of creditors and co	onfirmation hearing, and	l any adjour	ned hearings ther	eof;
<b>6.</b> By a	agreement wit	h the debtor(s), the above-disc	losed fee does not i	include the following se	ervice:		
							1
	paym		-	of any agreement or arr	rangement f	or	
		or representation of the debtor(se: 06/04/2016		y proceedings.  Emil Suchy			
	Dat			of Attorney			
			<u>Geraci</u> L	aw L.L.C.			

Page 1 of 1 710281 Record #

Name of law firm

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

## A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-18610 Doc 1 Filed 06/06/16 Entered 06/06/16 09:39:30 Desc Mair 3. Personally review with the debtor and signification of particles of perfittion, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 16-18610 Doc 1 Filed 06/06/16 Entered 06/06/16 09:39:30 Desc Mair 2. Inform the debtor that the debtor must be purctual and in the fease of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-18610 Doc 1 Filed 06/06/16 Entered 06/06/16 09:39:30 Desc Mair (d) Any portion of the retainer that is not called the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
  3. Before signing this agreement, the attorney has received ,\$ \_\_\_\_\_0
  toward the flat fee, leaving a balance due of \$ \_\_\_\_\_4,000 \_\_\_\_; and \$ \_\_\_\_\_310 \_\_\_\_\_for expenses,
  leaving a balance due for the filing fee of \$ \_\_\_\_\_\_0



Case 16-18610 Doc 1 Filed 06/06/16 Entered 06/06/16 09:39:30 Desc Main 4. In extraordinary circumstances, such a sextended extended ate: **6** / 6 / (

Signed:

Debtor(s)

Co-Dector(s)

iney for the Debtor(s)

Do not sign this agreement if the amounts are blank

Case 16-18610 Doc 1 File (Geradi/Lew Entired 06/06/16 09:39:30 Desc Main National Headquarters: 55 E. Monroe Street, #9490 Chicago, alcohology 0f-886-925-1313 help@geracilaw.com

Date: 5/16/2016

Consultation Attorney: ADD

Record #: 710-281

**Attorney - Client Agreement** 

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.  Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.
PLAN: The plan payment is estimated to be \$ per month for months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.
My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:  My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other  Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly  Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.  Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some of all of the
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.  X  Christopher Frawford (Debtor)  A  Jodie Crawford (Joint Debtor)
X Dated: Show Date

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christopher Raymond Crawford and Jodie Ann Crawford / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/04/2016 /s/ Christopher Raymond Crawford

**Christopher Raymond Crawford** 

X Date & Sign

Dated: 06/04/2016

/s/ Jodie Ann Crawford

**Jodie Ann Crawford** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Document Page 67 of 76 In re Christopher Raymond Crawford and Jodie Ann Crawford / Debtor

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Christopher Raymond Crawford and Jodie

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/04/2016	/s/ Christopher Raymond Crawford		
	Christopher Raymond Crawford		
Dated: 06/04/2016	/s/ Jodie Ann Crawford		
	Jodie Ann Crawford		
Dated: 06/04/2016	/s/ Adam Emil Suchy		
	Attorney: Adam Emil Suchy		

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 710281
 Form B 201A, Notice to Consumer Debtor(s)
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ebtor 1	Christopher	Raymond C	Crawford	Case Number	(ii kilowi)	
	First Name	Middle Name L	ast Name			
					(	
Part 6	Answer These Question	s for Reporting Purposes				
6. W	/hat kind of debts do	16a. Are your debts pri	marily consumer del	ots? Consumer debts are ersonal, family, or househol	defined in 11 U.S.C. § 101(8) Id purpose."	
	ou have?	☐No. Go to line 16	6b.	, ,		
		Yes. Go to line 1		to? Business debts are de	ebts that you incurred to obtain	
		16b. Are your debts pro money for a business	marily business deb s or investment or throug	the operation of the busi	iness or investment.	
		□No. Go to line 16 □Yes. Go to line 1		•		
		16c. State the type of deb	ts you owe that are not	consumer debts or busines	ss debts.	
	Are you filing under Chapter 7?	<del></del>	under Chapter 7. Go to i		-t property is evaluded and	
	Do you estimate that after		er Chapter 7. Do you es expenses are paid that f	timate that after any exem- junds will be available to di	pt property is excluded and stribute to unsecured creditors?	
	any exempt property is excluded and	☐No.				
	administrative expenses	☐Yes.				
	are paid that funds will be evailable for distribution	<del>-</del>				
	to unsecured creditors?					
40	How many creditors do	□ 1-49	<b>1</b> ,00	00-5,000	25,001-50,000	
	you estimate that you	<b>50-99</b>	<b>□</b> 5,00	1-10,000	50,001-100,000	
	owe?	100-199	<b>□</b> 10,0	001-25,000	☐ More than 100,000	i
		200-999				
19.	How much do you	\$0-\$50,000	□\$1,0	000,001-\$10 million	□\$500,000,001-\$1 k	
	estimate your assets to	\$50,001-\$100,000		,000,001-\$50 million	\$1,000,000,001-\$1	
1	be worth?	<b>口</b> \$100,001-\$500,000		,000,001-\$100 million	<b>\$10,000,000,001-</b>	
		☐ \$500,001-\$1 million	, · □\$10	0,000,001-\$500 million	☐More than \$50 billi	ion
20.	How much do you	\$0-\$50,000	\$1,0	000,001-\$10 million	\$500,000,001-\$1	
1	estimate your liabilities	\$50,001-\$100,000	\$10	0,000,001-\$50 million	\$1,000,000,001-\$	
ŀ	to be?	\$100,001-\$500,000	\$50	0,000,001-\$100 million	\$10,000,000,001-	
		□ \$500,001-\$1 million	n □\$10	0,000,001-\$500 million	☐ More than \$50 bill	ion
Par	7: Sign Below					
For	/OH	I have examined this peti	ition, and I declare unde	r penalty of perjury that the	e information provided is true and	
	, • •				n n	. 19
		If I have chosen to file ur of title 11, United States under Chapter 7.	ider Chapter 7, I am awa Code. I understand the i	are that I may proceed, if e relief available under each	ligible, under Chapter 7, 11,12, or chapter, and I choose to proceed	13
		If no attorney represents this document, I have ob	me and I did not pay or stained and read the noti	agree to pay someone whice required by 11 U.S.C. §	o is not an attorney to help me fill 342(b).	out
***************************************					de, specified in this petition.	
Accommensation		I understand making a fa with a bankruptcy case of 18 U.S.C. §§ 152, 1341,	can result in fines up to \$	ng property, or obtaining m \$250,000, or imprisonment	noney or property by fraud in connection up to 20 years, or both.	ection
ANY CONTRACTOR OF THE PROPERTY		Signature of Debto	<u>Clauf</u>	x	Signature of Debtor 2	
-		Executed on:	<u>0610   12</u> 016		Executed on :06 /0 / /2	2016 YY

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ristopher	Raymond	Crawford
Name	Middle Name	Last Name
odie	Ann	Crawford
t Name	Middle Name	Last Name
	odie I Name	Name Middle Name  die Ann

Check if this is an amended filing

# Official Form 106 Dec

# **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filling together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill	out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
and a shodul	or filed with this declaration and that they are true and
Under penalty of perjury, I declare that I have read the summary and schedul correct.	es lileu with this decided and end end end end end
* André Calella vell * Signature et Debtor 1	a of Debtor 2
Signature of Debtor 1	
Date	<u>61 / 1</u> 2016
MM / DD / YYYY	M / DD / YYYY

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Debtor 1	Christopher	Raymond	Crawford	Case Number (if known)
	First Name	Middle Name	Last Name	

art 12: Sign Below
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.    Signature of Debtor 1
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No
Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
No  Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

# DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

  Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious or others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, and injury claims, and injury claims, are refunds, and injury claims, and in
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis
  Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have
  decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
  other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

is filed in Court AND WE HAVE TO READ, CHE  Dated: <u>@ / / /</u> 2016	CK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	X Date & Sign
Dated: 6 / / /2016	Christopher Raymond Crawford  Jodie Ann Crawford	X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Raymond Crawford and Jodie Ann Crawford / Debtors

Bankruptcy Docket #:

Judge:

# VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UI	IDER PENALTY OF PERJURY THAT THE FOREGOING I	S TRUE AND CORRECT.
Dated: <u>&amp; / /</u> /2016	Christopher Raymond Crawford	X Date & Sign
Dated: 6 / // /2016	Y Godie Ann Crawford	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:	Sign Below	
	By signing here, I declare under penalty of perjury that the inf	Jodie Ann Crawford
	Date: 6 / /2016	Date: 6 / /2016
	If you checked line 17a, do NOT fill out or file Form 122C-2.  If you checked 17b, fill out Form 122C-2 and file it with this form	orm. On line 39 of that form, copy your current monthly income from line 14 above.

Case Number (if known) Crawford Raymond Christopher Debtor 1 Part 5: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Christopher Raymond Crawford Date: Dated: 6/1 / /2016 Date: Dated: 6

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In re Christopher Raymond Crawford and Jodie Ann Crawford / Debtors

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Form B 201A, Notice to Consumer Debtor(s)

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u> </u>	Christopher Raymond Crawford	X Date & Sign
Dated: 6 / /2016	Jodie Ann Crawford	X Date & Sign
Dated / /2016	Attorney: Agam Emil Suchy	
	Form B 201A N	otice to Consumer Debtor(s) Page 2 of 2

710281 Record #

Form B 201A, Notice to Consumer Debtor(s)